

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:

Case No.: 19-21356 JKS

ALTAGRACIA FERMIN, Debtor(s).

Chapter 7

Judge: John K. Sherwood

NOTICE OF PROPOSED ABANDONMENT

Steven P. Kartzman, Chapter 7 Trustee, in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:	U.S. Bankruptcy Court 50 Walnut Street Newark, NJ 07102
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If an objection is filed, a hearing will be held before the Honorable John K. Sherwood on *October 22, 2019 at 10:00 a.m.* at the United States Bankruptcy Court, Courtroom no. 3D. *(Hearing date must be at least 28 days from the date of this notice).* If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description of property: 250 Maple Street, Kearny, NJ

Value of property: \$ 315,000

Less about 10% costs of sale: \$ 31,500

Liens on property: \$ 598,355

Amount of equity claimed as exempt: \$ 0
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Objections must be served on, and requests for additional information directed to:

Name: Steven P. Kartzman, Esq., Chapter 7 Trustee, c/o Mellinger, Sanders & Kartzman, LLC

Address: 101 Gibraltar Drive, Suite 2F, Morris Plains, NJ 07950

Telephone: 973.267.0220

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Altagracia Fermin
 Jose Fermin
 Debtors

Case No. 19-21356-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: pdf905

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Sep 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2019.

db/jdb +Altagracia Fermin, Jose Fermin, 250 Maple Street, Kearny, NJ 07032-2014
 cr American Express National Bank, Becket & Lee, LLP, PO Box 3001, Malvern, PA 19355-0701
 518347162 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 518287613 +Amex/Bankruptcy, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
 518287616 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518287617 +Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
 518287618 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 518287619 +First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
 518287621 +Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518287626 +Remex Inc, Attn: Bankruptcy, 307 Wall St., Princeton, NJ 08540-1515
 518287630 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409)
 518287629 +Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 24 2019 00:04:09 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 24 2019 00:04:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/PDF: gecsedirecoverycorp.com Sep 24 2019 00:00:45 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 518287614 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 24 2019 00:00:49 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518287620 +E-mail/Text: cio.bncmail@irs.gov Sep 24 2019 00:03:22 IRS, P.O Box 9012, Holtsville, NY 11742-9012
 518287622 +E-mail/Text: bankruptcydpt@mcsmc.com Sep 24 2019 00:04:04 Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 518287627 +E-mail/Text: bkteam@selenefinance.com Sep 24 2019 00:03:14 Selene Finance, Attn: Bankruptcy, Po Box 422039, Houston, TX 77242-4239
 518289456 +E-mail/PDF: gecsedirecoverycorp.com Sep 24 2019 00:00:20 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518287628 +E-mail/PDF: gecsedirecoverycorp.com Sep 24 2019 00:00:22 Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518287615* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518287623* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 518287624* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
 518287625* +Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 25, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: pdf905

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Total Noticed: 21

Date Rcvd: Sep 23, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2019 at the address(es) listed below:

Carl G Zoecklein on behalf of Joint Debtor Jose Fermin cgzesq@optonline.net, mcroy21@live.com
Carl G Zoecklein on behalf of Debtor Altagracia Fermin cgzesq@optonline.net, mcroy21@live.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, not in its
individual capacity but solely as Owner Trustee for VRMTG Asset Trust. rsolarz@kmlawgroup.com
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6